

A Property-Owning Democracy? Home Ownership and the Working Class in Canada

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A Property-Owning Democracy?: Home Ownership and the Working Class in Canada

Sean Purdy

Michael Doucet and John Weaver, *Housing the North American City* (Montréal and Kingston: McGill-Queen's University Press 1991).

THERE ARE FEW ASPECTS of urban studies whose interpretation is so hotly disputed as the relationship between home ownership and the working class. A heated debate has raged among social scientists for over a decade now, focusing on the extent to which the rise in home ownership in North America, Britain, Australia and New Zealand can be explained as the result of the orchestration of capitalists and the state.¹ Deep-seated arguments among the major theoretical paradigms centre not only on the interpretation of historical trends, future developments and policy prescriptions, but on the very concepts of tenure and class utilized to assess housing, reflecting larger debates on the cogency of traditional political economic analysis. Is social class the most useful explanatory concept for understanding high levels of working-class owner occupation? What role has ideology and culture played in the expressed preference for owning one's own home? How does the house production and finance sectors, and the state figure in these developments?

Michael Doucet and John Weaver tackle these questions in their wide-ranging book. Explicitly conceived as a rebuttal to influential studies by left-wing and feminist scholars, this ambitious examination regards home ownership by the masses as the result of a deeply-ingrained "will to possess" which has contributed to the fundamental "democratization" of shelter in capitalism. Drawing on an impressive array of quantitative and qualitative sources and applying innovative research strategies to uncover the complexities of shelter provision, Doucet and Weaver dismiss arguments about the housing sphere and home ownership in

¹For a brief review of the debate see Richard Harris and Geraldine Pratt, "Housing Tenure and Social Class: An Introduction," in R. Harris and G. Pratt, ed., *Housing Tenure and Class* (Gavle, Sweden 1987), 9-26.

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particular being constructed in accordance with the dominant interests of capital. A longstanding and genuine yearning for home ownership is viewed as the central variable in the owner-occupation boom of the 20th-century, an interpretation which undercuts Marxist accounts which centre on the influences of the dominant ideology, the exigencies of the political economy, and the social determination of tenure. In the process of refuting Marxism, however, key explanatory concepts and interpretive focuses of the political economy tradition, such as class and class struggle, are called into question or rendered opaque, leading to a lack of appreciation of the wider historical context, the role of the capitalist state, the interrelatedness of diverse social phenomena and the dynamic of political struggle in the historical process.

Although concentrating on Hamilton, Ontario as the chief case study, *Housing the North American City* also delves into national and continent-wide processes, and is supplemented by a clever analytical integration of broad developments with individual micro-histories of various firms and individuals involved in house building. They delineate three main periods in the history of housing: the era of individualism, pre-1880; the era of corporate development, 1880-1945; and the era of state intervention, post-1945. This periodization corresponds to the leading determinants of housing provision in terms of technological and organizational developments in the house-building labour process, the real-estate, land development and building industries, and government housing policy. The one indispensable thread of continuity which runs throughout the 150 year time frame is the "will to possess" — the sincere longing for economic gain and social status which is conferred on individuals and families by home ownership.

The first three chapters centre on the main aspects of urban residential development: subdivision, construction and marketing. The pre-1880 period was marked by decentralized and uncoordinated housing development which depended on an array of skilled craft workers and numerous small-scale building contractors. Capital mobilization was limited in the newly-industrializing economy and the low level of technological and organizational sophistication dictated bulky, unregulated labour processes. In 1881, building firms averaged only 4.5 dwellings per year. The low level of organizational development in the house-building industry which dictated high purchase costs and the inaccessibility of mortgage finance acted to preclude widespread owner occupation. Despite a longing to own, the authors content, working-class families could hardly afford the money required to purchase a home.

The transition period of large-scale urbanization and rising living standards from 1880-1945 saw an increasing vertical integration of the housing industry and the financing sphere. Building products were standardized and technological and organization innovations cheapened building labour costs. Moreover, real estate agents became integrated with banks and insurance companies in the expanding sphere of finance capital, offering the first 'revolutionary' easy payment mortgage plans which "provided one of the greatest stimuli to home ownership in the history

of urban North America.” (86) As rising land costs made land development an extremely lucrative business, real-estate agents soon identified themselves with the city-building process because of the pressure to ally with new players in house-building operations: the local state and large-scale “community builders” who combined land development, financing and marketing. (15) Demand for municipal services such as electricity, water and public transportation and growing state intervention in land-use planning stimulated the first attempts at corporate consolidation by increasing the level of sophistication required for project development. Spurred on by slick advertising campaigns, the number of people able to attain home ownership, especially in the suburbs, rose in Hamilton from 33.4 per cent of households in 1896 to 52.4 per cent in 1921. (109)

Unlike other capitalist industries undergoing transformation during the period of monopoly capitalism, however, the housing industry remained peculiar in that production underwent a gradual process of capitalist rationalization. This is an important historical development in capitalism first theorized in Britain in the 1970s by the Marxist economist, Michael Ball, who maintained that the relatively inefficient production process of the house building industry was the key reason why working-class housing continually resurfaced as an obstacle to the effective reproduction of the labour force. The solution to the housing problem for capital in general, Ball concluded, actually required raising the productivity of the house-building industry, not simply subsidizing housing consumers and mortgage providers, the preferred route of most governments.² Doucet and Weaver, though they do not explicitly engage in the theoretical debate, take up these important questions in their analysis of dwelling production.

The complex arrangements of the contracting system, which was entrenched by the 1880s, led to a search for labour-saving methods of production by prompting material manufacturers to innovate so as to match contractors’ and subcontractors’ continual pursuit of savings in order to compete in the tight housing development market. Contractors expended great effort to undercut building labour’s leverage by continually searching for technologically advanced methods and organizational efficiency in the production process, eventually eroding workers’ wages and control over the labour process. Building suppliers obliged by developing a range of standardized products — finished wood materials or machine manufactured bricks and doors — which were combined with the standardization of plans and specifications to make house production an increasingly more efficient exercise. Such innovations were especially pertinent to the few large contractors and pre-fabricated housing builders such as Sears Roebuck’s mail order housing component business, which emerged in the period. They could compound the advantages of economies of scale and rationalized production processes with successful marketing techniques.

²Michael Ball, “British Housing Policy and the House-Building Industry,” *Capital and Class*, 4 (1978), 78-99.

Yet rash attempts to restructure the labour process in the era of corporate development, 1880-1945, through drastic changes such as speed-up of production, generally failed due to the fragmented and undercapitalized nature of the industry. Most building firms in this period were still characterized by small-scale operations, easy entry and exit from the industry and relatively high construction costs. The speculative builder's profits did not rely on steady production rates, but on the effective manipulation of land purchases, the development process, and house sales. The logistics of distributing materials to various sites and variations in the level of municipal services and regulations also restrained moves to corporate concentration in this sector. (201) A weak capital base contributed to the fragmentary nature of the building industry as a whole and such minor operations allowed few economies of scale and less utilization of innovative machinery. Moreover, consumer resistance to 'assembly-line' housing styles ensured that the comprehensive modernization of building materials and production operations was soundly checked. Despite some innovations in certain aspects of building practices, since the "golden age of housing," from 1880 to 1920, the basic construction process of the single-family home has remained relatively unchanged until the present.

Doucet and Weaver add that as vertical integration progressed, moderately priced working-class homes became less profitable and land costs escalated, precipitating the severe housing shortages of World War I. The still anarchic character of land-use expansion and "non-conforming land uses" (122) ended up offending the lucrative middle-class home buyers. The 'creative' response on the part of housing developers was to enact measures to socially control inhabitants by means of residential and racial segregation. In a dissatisfyingly abrupt account, the authors outline how blatantly racist covenants were used to sustain rising property values by carefully excluding Blacks, Asians, Eastern Europeans, Jews and others from the new subdivisions. (99, 123) The road to the "democratization" of shelter was evidently littered with potholes.

The final chapter on residential development details the sustained intervention of the state and the continued integration of the house building and mortgage finance sectors. A series of National Housing Acts initiated in the 1930s in the face of the Depression-era crisis, culminated in the creation of the Central (now, Canada) Mortgage and Housing Corporation (CMHC) in 1945 which has remained the cornerstone of government housing policy ever since. Doucet and Weaver argue that government intervention in the housing sphere was driven by concern for "the improvement of market efficiency in residential construction and the promotion of social justice and equity." (130) A general economic boom, swelling family formation, massive immigration, minor technological modernization and government-assisted mortgage loans increased the demand and scale of the dwelling construction business, leading to the greatest ever boom in house production. With expanded scale and demand came further consolidation of the building industry so that companies not only developed lots, financed and marketed homes, but also built them. The town of Don Mills, near Toronto, would stand as the classic model

of community building initiated by the huge corporate developers which dominated the suburbs and would be replicated with the same standard design features and business practices in other new 'model' cities such as Kanata, Ontario. (141)

By 1970, the largest 20 builder-developers were responsible for 80 per cent of housing starts, yet the small building firm sector survived relatively intact and in the face of the 1980s recession and a glut in the housing market, small residential contractors regained their former prominence in the dwelling production sector. Compared to other goods-producing industries such as automobiles and appliances, the housing industry endured much as it had for a century: the typical builder relied on rudimentary production techniques, a complex organizational structure, and a low level of capital investment, typically constructing less than ten houses annually in selected regional markets. (133-4)

The home ownership boom, begun in the World War I period, was boosted in the favourable post-World War II climate to a level of 70 per cent in Hamilton by 1966 (336), a considerable proportion of this figure comprising the working class. But, as in the pre-1945 period, housing 'progress' for the masses evolved unevenly. If the new residential paradigm offered unprecedented opportunities for home ownership, the concentration of all spheres of housing development in enormous, mega-concerns created politically powerful coalitions ensconced in City Hall which were dedicated to promoting speculative opportunities for super-profits for their 'clients' to the detriment of environmental concerns and city services. (144-150) Meanwhile, those sections of society for which the 'dream' of home ownership was particularly illusory were relegated to the lowest level of a "trifurcated" housing market. (155) The organization of production was still underdeveloped vis-à-vis other industries, supply continued to lag behind demand, an acute problem of housing affordability resurfaced in the 1980s, social housing programs deteriorated and homeless men, women and children became a constant feature of the urban setting in Canada.

Property development — financing, managing, leasing arrangements, negotiating mortgages and so on — also evolved in a sluggish manner until the era of state intervention. In a ground-breaking exploration of the history of mortgage financing, Doucet and Weaver review the checkered history of institutional lending agencies and their maturing relationship with different levels of the state, illuminating a crucial 'pull' factor in the rise in owner occupation in the 20th century. Institutional mortgage lending actually accounted for less than half of the capital for house mortgages until after World War II; most came from private sources dealing in cash. Nonetheless, a study of the origins of the early building societies, insurance and trust companies shows that mortgage financing steadily progressed so that by the time of the first direct state intervention in 1919, a competitive and flexible market for low down-payment and lower-interest mortgages had been established, enlarging the numbers and scope of institutional lenders and eventually allowing a broader layer of society to partake in home ownership. "The will to possess," the authors assert, "surely nudged consumers toward mortgage finance,

but financial institutions were increasingly becoming active city-builders putting funds into specific urban developments." (289)

The chief role of Canadian government housing policy has been to provide a legal and economic interventionist underpinning to the housing finance sector by increasing financial institutions' "expertise in mortgage lending, to develop high-ratio mortgages, and to secure more capital for the mortgage market." (281) The dominant public discourse surrounding the benefits of home ownership and the economic spin-offs from the house production industry were direct incentives for the government to focus its activity in this area. From Doucet and Weaver's perspective, a series of relatively ad-hoc, national housing acts starting with the ill-conceived 1919 Federal Housing scheme aimed to lessen the obstacles to home purchase by providing low down-payments, low interest rates and longer-term amortization agreements. This state-supported mortgage sector, which was revived in the Depression era through a series of guaranteed lending/repayment schemes and in the post-Second World War period through the intervention of CMHC, ensured a symbiotic relationship between finance capital and the state, securing a thriving business for mortgage lenders during the huge house-production boom of the post-World War II period. Even CMHC's paltry social housing program was profoundly influenced and shaped by the conventions of the private financial sector, specifying that social housing units be negotiated along similar lines as that of the protected investments of mortgage-finance institutions. As the authors note, state formation in advanced capitalist economies is deeply meshed with the private sector into a single integrated economic complex with similar objectives, approaches and personnel.

Doucet and Weaver's close attention to the production and financing aspects of shelter provision are a welcome corrective to what Michael Ball calls the "consumption-oriented" perspective of much housing research, which causally privileges the role of state policy and consumers alone without considering the totality of social relations within a particular structure of housing provision.³ But housing extends beyond purely economic factors into the realms of cultural and social life which are indispensable to the thesis that we live in a property-owning democracy.

One of the most controversial arguments in *Housing the North American City* is that high levels of home ownership were rooted in deeply-engrained popular desires for freedom from the feudal vestiges of tenancy in Europe and North America. Contrary to what is perceived to be the dominant strain of left scholarship, this argument holds that home ownership was not the result of a state-directed ideology which buttressed capital accumulation and secured social consent for the capitalist social order. Rather, Doucet and Weaver introduce the concept of the "will to possess," locating the widespread desire for home ownership in the period

³Michael Ball, "Housing Analysis: Time for a Theoretical Refocus?" *Housing Studies*, 1 (1986), 147-65.

before the sustained intervention of the state and the manipulated images of the ideal home propounded by building and real estate companies. They outline the origins of North Americans' fascination with home ownership in the gradual elimination of feudal land-holding forms in the early 19th century, culminating in the dominance of the freehold land tenure system which conferred property rights and social advantages on home owners. In their attempt to escape the inequalities of restrictive land-tenure forms and then later the vagaries of the industrial capitalist workplace, workers sought independence through the purchase of a 'home of one's own.' The popularity of the radical land reform proposals of Henry George indicate the extent of support for the notion of a property-owning democracy "which equated land with freedom from subordination." (199)

The cultural matrix which sustained these popular concepts of freedom and individualism would be reproduced in the 20th century in the self-contained suburbs of single-family homes and the mass building boom of the post-World War II period. By this time, when the introduction of liberal lending regulations allowed young families a chance to purchase a house, the desire for home ownership was almost an afterthought. The owner-occupied single family home had become firmly entrenched in a popular culture in which the need for privacy and social status were paramount cultural and psychological symbols. The phenomenon of home ownership was thus a largely consumer-driven urge based on a multifaceted "will to possess" and not the effect of a top-down ideological orchestration by capitalist functionaries.

For Doucet and Weaver, the history of North American housing is also the story of the gradual "democratization" of shelter which is "at the crux of the account of the will to possess." (420) The authors endorse the view that the new availability of owner-occupied housing for the "Common Man" around the turn of the century was "part of a cultural reorientation that was essentially pluralistic and democratic." (202) If government assistance and reorganization of the mortgage market steadily bestowed unprecedented opportunities for home ownership across age groups, classes, and ethnic groups, the establishment of a large apartment and rented housing sector offered seniors, students and youth a similar freedom to choose from a variety of shelter opportunities. To be sure, housing history has its "grim chapters" (420) and a clear differentiation existed between the housing environments of the ruling and working classes, but cross-cultural comparisons of housing quality demonstrates that Canadian social historians have been far too negative in their estimation of urban poverty. The dilapidated Montréal slum of Herbert Ames' *City Below the Hill* "was not the quintessential working-class housing experience for urban Canada." (438)

Doucet and Weaver cautiously conclude with a "wavering appraisal of North American in the age of capitalism." (470) They acknowledge that there is significant shelter marginalization of sections of society such as single mothers, the labouring poor and the unemployed; that housing affordability is becoming an increasingly severe problem for the working class; and that home ownership levels

have fallen in most Canadian cities since the peak years of the 1960s. But a number of problems arise from their eclectic conceptual framework, resulting in an uncritical evaluation of the state, social reform and the conflict-ridden relationship between classes in capitalism.

Working-class housing in Canada became an important issue of state policy in an era of growing state intervention in the economy and society. Social policy, the focused and systematic regulation of labour force reproduction, initially emerged as a response to the adverse effects of international migration, increasing class conflict and concern over military and economic health.⁴ Along with the first limited attempts at Mother's Allowances, Workmen's Compensation and the overt state regulation of the economy, housing policy attempted to secure the efficient reproduction of a contented labour force — a crucial element in a growing national economy. The pernicious effect of poor working-class housing was continually stressed in the reform literature of the period and was reflected in the establishment of municipal utilities and building standards.⁵ In an era of competing imperialisms, this indicated the widespread apprehension about detrimental health conditions on economic and military capacity. Doucet and Weaver's analysis of the state tends to consider these aspects of social policy in isolation from the political pressures on the state and reform efforts as inherently beneficial. The mutual dynamics of class struggle and state formation are neglected.

By the same token, far from being ad-hoc measures in response to immediate economic exigencies, state housing intervention arose at least in part because of the intensified class struggle, sometimes explicitly centred on shelter, which forced the housing question onto the political agenda in times of social instability such as during the immediate post-World War I period. The process of 'reconstructing' capitalism after the war involved conscious endeavours at comprehensive rationalization of production and the harmonization of class relations.⁶ Economic regeneration — increased production, technological innovation, and reduced unemployment, especially in the depressed construction sector which accounted for a large part of economic activity — and the amelioration of social unrest were paramount concerns for the state and business. As George Nicholson, M.P., chairman of the High Cost of Living Committee, put it: "It is impossible to produce anything in competition with the world and have the class war we have in Canada

⁴Alan Sears, "Immigration Controls as Social Policy: The Case of Canadian Medical Inspection, 1900-1920," *Studies in Political Economy*, 33 (1990), 94-5.

⁵See John Weaver, "'Tomorrow's Metropolis' Revisited: A Critical Assessment of Urban Reform in Canada, 1890-1920," in G. Stelter and A. Artibise, ed., *The Canadian City* (Toronto 1977).

⁶For a useful comparative study see Christian Topalov and Susanna Magri, "'Reconstruire': l'habitat populaire au lendemain de la première guerre mondiale, étude comparative France, Grande-Bretagne, Italie, États-Unis," *Archives Européennes de sociologie*, 29 (1988), 319-70.

to-day.”⁷ The plethora of organizations, institutions and commissions devoted to managing the range of post-war social problems attest to this heightened concern with reconstruction. The establishment of a federal housing policy was one step in this strategy, as was the general improvement of public health and housing standards.⁸ Faced with debilitating social strife, middle- and upper-class reformers in concert with the state attempted to come to terms with these developments by taking some initiative in providing housing assistance.

The uncritical assessment of social housing in *Housing the North American City* is symptomatic of the problems of evaluating the state at face value. Canada’s meagre and declining social housing programs are different only in degree from the appalling situation of public housing in the United States. Resorting to arguments about how Canada is “less slavishly bound to ... the free marketplace” (387) obscures the motivations and functions behind the Canadian state’s social policies. Concentrating on the social relations of state housing provision allows one to comprehend the state’s interest in efficient labour force reproduction and manageable class exploitation while accounting for genuine working-class gains won through struggle. In this manner, as S.S. Duncan and M. Goodwin argue, the analysis of “state form and actions become a part of changing relations between people.”⁹ This captures the essentially contradictory nature of housing policy in which state housing programs may be gains won through struggle, but then are continually subject to “transformation, reformulation and displacement”¹⁰ according to the state of the economy and the balance of class forces. A rigorous focus on social relations permits us to capture the specificity of class struggle and the state as a site of class struggle itself. By inadequately theorizing the state and treating reform in isolation from the larger process of political struggle, Doucet and Weaver’s explanation of state policy neglects the dynamics of class struggle around the housing question.

While it would be incorrect to label the desire for home ownership as a straightforward manifestation of ‘false consciousness,’ it is nevertheless also crucial to consider the role of ideology in housing history. The ‘dream’ of home ownership is something which is crucially conditioned by home owners’ interpretations and experiences of changing social, economic and political contexts. Al-

⁷George Nicholson, “The Causes of Labour Unrest in Canada,” *Industrial Canada*, July 1919, 210.

⁸The Royal Commission on Industrial Relations, convened in 1919, found that poor housing was an important reason for industrial unrest and in several cities the labour movement was centrally involved in the campaign for state-assisted housing schemes. See John Bacher, “Keeping to the Private Market: The Evolution of Canadian Housing Policy, 1900-1949,” PhD thesis, McMaster University, 1985.

⁹S.S. Duncan and M. Goodwin, “The local state and restructuring social relations: theory and practice,” *International Journal of Urban and Regional Research*, 6 (1982), 158.

¹⁰Christian Topalov, “Social Policy from Below: A Call for Comparative Historical Studies,” *International Journal of Urban and Regional Research*, 9 (1985), 259.

though they skilfully demonstrate the supply-side constraints in shelter provision, Doucet and Weaver downplay the mediation of owner-occupation preferences by general social and economic trends, state policy decisions and the housing production and financing spheres which effectively control what is a viable housing opportunity.

The prominence of the single-family home, for instance, is something which is more equivocal when considered from the experiences of other social groups such as women. The physical form, interior design and layout of such houses reflected prevailing ideological attitudes by builders, architects and social reformers toward the family as a haven of privatized, conjugal life in which women's role was delimited to that of mother, wife and household manager. An Australian study has found that the desire for single-family home ownership is intricately bound up with the expectation that it is 'normal' to form a family, perhaps explaining the depth of the popularity of owning a home.¹¹ This is not to chastise working-class families and women for their 'incorrect' desire for a home, but to contextualize the class divisive role of women's oppression within the family with due regard to the powerful role of ideology in shaping tastes and preferences. In light of the significant inequalities and oppressive social relations which housing in capitalism contributes to and reflects, the "democratization of shelter" thesis seems untenable.

These considerations bring us to the concept of tenure itself, for according to Doucet and Weaver, the specific desire for an owner-occupied tenure originated in deep-felt antagonism to feudal tenancy arrangements, initially expressed in the Old World and then transplanted to the New World through immigration. This initial aversion to the feudal landlord/tenant bond later extended to the alienation and concentration of land in huge monopolies in the capitalist transition period which compelled people to seek freedom and privacy through home ownership. The authors contend that this ultimately explains the high levels of home ownership in North America compared to affluent European nations. Home ownership rate in some affluent European nations, however, are not substantially different than in North America. The percentage of home ownership in Britain and Sweden, for instance, is comparable to North America.¹² Moreover, if the desire for owner occupation "expressed the pursuit of freedom from the decaying remnants of feudal bonds" (178), why did the British home ownership boom come much later than in Canada? The answer seems to lie more in the distinctive characteristics of the British and Canadian material and political contexts than in cultural traits associated with self-worth and autonomy.

¹¹Lyn Richards, "Family and Home Ownership in Australia: The Nexus of Ideologies," *Marriage and Family Review*, 14 (1989), 173-94.

¹²Michael Boleat, *National Housing Finance Systems* (London 1985) cited in Peter Saunders, *A Nation of Home Owners* (London 1990), 18. Italy, Ireland and France also have owner occupation rates of 59, 74, and 47 per cent respectively.

Quite apart from the difficulties of attributing the 20th-century home ownership boom to age-old cultural traits stemming from the period of the consolidation of capitalism in the mid- to late-1800s, they provide limited evidence for any widespread and explicit political mobilization of ordinary people in support of populist critiques of land monopolies which would facilitate owner occupation. While populist critiques of land monopoly and financial constraints may have pinpointed an important source of barriers to improvements in working-class living standards,¹³ the limited success of Georgite politics and its cross-class nature, in Canada especially, should alert us to the specificities of 19th-century land-use and tenure policy and working-class political action. The dissolution of feudal-like tenurial constraints and the creation of an open land market was bound up with the process of capitalist transition which conveniently served to alienate land from the rural sector, thus accelerating proletarianization. As Elizabeth Blackmar has written in the context of the transition to capitalist property relations in mid-19th century Manhattan, "Even as a older order of landed property finally gave way to the ideology of a free market that preserved the principle of access to proprietorship, a new system of [capitalist] property relations had begun to emerge."¹⁴ If security of tenure offered by land and home ownership bred attitudes of independence, it was a legal relationship which was historically structured and subject to definition by the capitalist state.

Weaver and Doucet are on safer ground when they maintain that the restructuring of production relations which engendered the degradation of workers' control over the workplace may have led to an escape from the vagaries of industrial capitalism into the privacy of individual home life. This is consistent with the rich tradition of social history¹⁵ which views the era of mature industrial capitalism as a formative period in the heightening of the nuclear family ideology, stressing privacy and a rigid sexual division of labour, and seems a more plausible explanation than one which sees high 20th-century home ownership rates as a transhistorical phenomenon without full regard to the varying contexts in which such a tenure is socially constructed.

By analytically privileging a specific tenure — owner occupation — Doucet and Weaver underemphasize specific historical contexts and the potential differentiation within tenures along class, gender, ethnic, and regional lines which may be as significant as the common denominator of home ownership. As Alan Murie puts it, "Variations between homeowners over time and place in terms of housing conditions, accumulation and security are much more important features than the

¹³See Matthew Edel, "Rent Theory and Working Class Strategy: Marx, George and the Urban Crisis," *Review of Radical Political Economics*, 9 (1977), 1-15.

¹⁴Elizabeth Blackmar, *Manhattan for Rent, 1785-1850* (Ithaca 1989), 259.

¹⁵For instance, note Veronica Strong-Boag, *The New Day Recalled: Lives of Girls and Women in English Canada, 1919-1939* (Toronto 1988).

uniformity implied by common legal or tenure status."¹⁶ Social wellbeing depends on employment, household income and family changes, as well as larger social and economic processes, factors which are independent of the legal status of tenure. Tenure preferences are shaped by individuals' economic situation and reflect assumptions about what different tenures provide in terms of economic gain and social status. This follows from a recognition that tenures are historically constituted, not least by the state, and therefore need to be 'unpacked' in order to understand the full significance of the social relations of housing. In the absence of affordable, quality rental or social housing which offers the comparable benefits of owner occupation and the conscious effort on the part of the state and building and finance capital to promote home ownership, it is no wonder that ordinary people purchase homes.

A coherent Marxist analysis which avoids structuralist Marxism's inattentiveness to the role people play in making their own history and the aridness of strictly empirical work requires a balance between subjective perceptions and objective realities, human agency and economic structure, and general developments and specific conditions. A brilliant example of this is found in the work of Michael Ball, who introduces the concept of the 'structure of housing provision' as an intermediate operational concept to be used in conjunction with the common analytical tools of Marxist social theory, such as mode of production and class struggle. He defines it as the "historically determined social relations associated with the physical processes of land development, building production, the transfer of the completed dwelling to its final user and its subsequent use."¹⁷ It attempts to relate the larger material and political context with the social relations within the housing sphere which may influence the viability of certain courses of action by the state and social agents within a structure of provision. This means integrating the study of state policy and the peculiar facets of housing provision in a given area — design, financing, building production, and so forth — with wider economic and social determinants to form a coherent analysis attentive to conflict and historical change. Since the emphasis is on the social construction of these interrelationships, empirical specificity and historical context remain central to the analysis.

Ball's studies of the emergence of council housing in Britain after World War I combine a thorough examination of the collapse of rented housing provision with the more commonly stressed analyses of the political spaces opened up by the crisis of 1919, the role of sustained class conflict, and the state and capital's use of ideology to help bolster capitalist social relations. Rather than accentuating political factors alone, Ball asserts that the timing and form of state intervention were determined by the immediate political exigencies, but the state's response was structured by the material conditions of the existing building industry and the

¹⁶Alan Murie, "Divisions of home ownership housing tenure and social change," *Environment and Planning A*, 23 (1990), 365.

¹⁷Michael Ball, *Housing Policy and Economic Power* (London 1983), 17.

failure of rented housing which was becoming apparent before the war. Although he may understate the efficacy of overt class conflict in this particular case, the study of housing is correctly rooted in the structures of housing provision allowing for a more nuanced discussion of larger historical processes affecting housing.

The Canadian home ownership 'revolution' can thus be seen as the result of a highly specific structure of provision influenced by patterns of income distribution and social consumption outlooks, the intricacies of building and finance capital, and state intervention. The continually shifting and precarious nature of these factors suggests that high levels of home ownership may be a transitory phenomenon of the 20th century. Home ownership has been declining in most Canadian cities, excluding Québec, since 1966 and housing prices have soared out of reach for many people, including many of Canada's new immigrants.¹⁸ In this context, it is legitimate to ask how desirable home ownership would be if the housing affordability problems continues, foreclosures increase, and employment opportunities deteriorate.

While the imaginative research strategies, methodological innovations and solid empirical contributions of *Housing the North American City* are commendable, Doucet and Weaver present a far too sanguine view of housing history, inattentive to the structural inequalities of capitalist society, the intricate processes of accommodation and resistance in the housing sphere, and the role of the state. Although they break from many analysts by emphasizing the importance of the internal dynamics of house production and financing, their lack of a coherent conceptual framework leads them to obscure the relationship of these internal processes with the larger social structure. The interconnections of state politics, the housing industry, the larger economy, and the various agents in the housing sphere become more comprehensible when grounded in a social theory which stresses, as David Harvey puts it, the "powerful sense of interrelatedness that comes from conceptualizing dialectical interaction with the 'totality' of capitalism...."¹⁹ By evaluating housing in terms of the multi-faceted structures of housing provision in specific historical contexts we can reassess the rise of home ownership as not an everlasting phenomenon of capitalism, but as the product of a unique and shifting set of social relations. Despite its conceptual limitations, the significant empirical contributions of *Housing the North American City* should play an indispensable role in that endeavour.

¹⁸Maclean's 11 November 1991; Brian Ray and Eric Moore, "Access to home ownership among immigrant groups in Canada," *Canadian Review of Sociology and Anthropology*, 28 (1991), 1-29.

¹⁹David Harvey, "Three myths in search of a reality in urban studies," *Environment and Planning D: Society and Space*, 5 (1987), 367-76.

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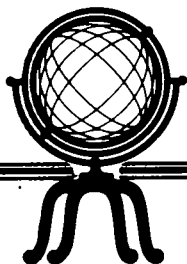
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